TABLE 1
STATE GENETIC NONDISCRIMINATION LAWS:
HEALTH INSURANCE

State	Type of insurance policy: I and/or G*	May not establish rules for eligibility based on genetic info.	May not seek genetic info.	May not use genetic info. for risk selection or risk classification purposes	May not disclose info. without informed consent	Define protected genetic info.
Alabama	I and G	✔[1]		✔[1]		GT
Arkansas	G	✔		✔[2]		
Arizona	I and G	✔[4]		✔[3]	✔	GT
Arkansas	G	✔	✔	✔[2]		GT, GF; excludes AC, FH, RP, CA
California	I and G	✔	✔	✔	✔	GT, GF, IC
Colorado	I and G	✔	✔	✔	✔	GT; excludes IM
Connecticut	I and G	✔		✔		GT, GF
Delaware	I and G	✔		✔	✔	GT, GF
Florida	I and G	✔	✔	✔		GT; excludes RP, CA, FH
Georgia	G and I	✔	✔	✔	✔	GT; excludes RP, CA
Hawaii	I	✔	✔	✔	✔	GT, GF, IC
Idaho	G					
Illinois	I and G	✔	✔	✔[2,4]	✔	GT; excludes AC, RP, CA
Indiana	I and G	✔	✔	✔[4,5]		GT, GF; excludes IM
Iowa	G	✔		✔[2]		GT, GF
Kansas	I and G	✔	✔	✔		GT, GF; excludes IM
Kentucky	I and G	✔		✔	✔	GT, GF
Louisiana	I and G	✔		✔	✔	GT, GF, IC, FH
Maine	I and G	✔		✔[3]	✔	GT, GF
Maryland	I and G	✔	✔	✔[6]	✔	GT, GF, ICI
Massachusetts	I and G	✔		✔[3,4]	✔	GT, IC; excludes RP
Michigan	I and G	✔			✔	GT, GF, IC; excludes RP, CA, FH
Minnesota	I and G	✔	✔	✔		GT, GF
Mississippi	No law					
Missouri	I and G	✔	✔	✔[4]	✔	GT, GF; excludes RP, FH, AC
Montana	I and G	✔	✔	✔[6]		GT; excludes RP, IM, FH
Nebraska	I					
Nevada	I and G	✔		✔	✔	GT, GF

Source: The National Conference of State Legislatures

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New Hampshire	I and G	✔	✔	✔	✔	GT, GF
New Jersey	I and G	✔		✔	✔	GT, IC, FH, GF
New Mexico	I and G	✔	✔[4]	✔[4]		GT, GF; excludes RP, CA
New York	I and G	✔	✔[4]	✔[4]	✔	GT, GF
North Carolina	G	✔				GT, GF; excludes RP, CA
North Dakota	G					
Ohio	I and G	✔	✔	✔		GT; excludes IM
Oklahoma	I and G	✔	✔	✔[3]		GT, GF; excludes CA, FH, AC
Oregon	I and G	✔	✔[4]	✔[6]	✔	GT, GF
Pennsylvania	No law					
Rhode Island	I and G	✔	✔	✔	✔	GT, IC, FH, GF; excludes RP, CA
South Carolina	I and G	✔		✔	✔	GT, GF; excludes RP, CA
South Dakota	G	✔	✔	✔		GT, GF; excludes RP, CA, IM, AC
Tennessee	I and G	✔	✔	✔	✔	GT, GF; excludes RP, CA, FH
Texas	G	✔		✔[6]	✔	GT; excludes RP, CA
Utah	No law					
Vermont	I and G	✔		✔[3]	✔	GT, GF; excludes IM
Virginia	I and G	✔		✔	✔	GT, GF, IC
Washington						
West Virginia	I	✔		✔[3]		
Wisconsin	I and G	✔	✔	✔		GT, GF
Wyoming	G	✔				

NOTES:
* Legislation applies to individual (I) and/or group (G) health insurance plans, as indicated
 "GT" indicates individual genetic test results
"GF" indicates genetic test results of family members
"AC" indicates practices commonly accepted in scientific and medical communities
"FH" indicates family history
"IC" indicates inherited characteristics
"RP" indicates routine physical measurements
"CA" indicates standard chemical, blood, and urine analyses
"IM" indicates indirect manifestations of genetic disorders

Source: The National Conference of State Legislatures

[1]Alabama only prohibits the use of genetic information for denying coverage for applicants with sickle cell anemia and bars using a predisposition for cancer in risk selection or risk classification.
[2]Prohibits the use of genetic information for the establishment of a premium, contribution, or policy fee greater than a similarly situated individual already enrolled in the plan on the basis of a health status factor.
[3]Prohibits the use of genetic information without actuarial justification.
[4]Permits the use of genetic information only when voluntarily submitted.
[5]Permits the use of genetic information only when favorable to the individual.
[6]Prohibits the use of an individual's genetic information to increase policy rates.